

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF CALIFORNIA
SAN JOSE DIVISION**

In re:

MARK KELLY BRADY
NORA BRADY
Debtor(s)

Case No. 09-58140 ASW

CHAPTER 13 STANDING TRUSTEE'S AMENDED FINAL REPORT AND ACCOUNT

Devin Derham-Burk, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/24/2009.
- 2) The plan was confirmed on 02/22/2011.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 10/25/2011, 04/20/2012, 07/03/2012.
- 5) The case was completed on 10/22/2012.
- 6) Number of months from filing to last payment: 37.
- 7) Number of months case was pending: 42.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$8,500.63.
- 10) Amount of unsecured claims discharged without payment: \$303,875.75.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

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Receipts:

Total paid by or on behalf of the debtor	\$275,759.39
Less amount refunded to debtor	\$904.80

NET RECEIPTS: **\$274,854.59**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$6,500.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$18,598.17
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$25,098.17**

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN HOME MTG SRV	Unsecured	0.00	NA	NA	0.00	0.00
AMERICAN HOME MTG SRV	Unsecured	0.00	NA	NA	0.00	0.00
Bac / Fleet Bankcard	Unsecured	9,913.00	NA	NA	0.00	0.00
Bank of America	Unsecured	0.00	NA	NA	0.00	0.00
Brady Mountain Cabinets, Inc.	Unsecured	0.00	NA	NA	0.00	0.00
CANDICA LLC	Unsecured	3,062.98	3,062.98	3,062.98	30.63	0.00
CAPITAL ONE BANK	Unsecured	1,569.00	NA	NA	0.00	0.00
CAPITAL ONE BANK	Unsecured	3,060.00	NA	NA	0.00	0.00
CAPITAL ONE BANK USA NA	Unsecured	1,570.73	1,570.73	1,570.73	15.71	0.00
CHASE ATTN: BANKRUPTCY RESEAL	Unsecured	0.00	NA	NA	0.00	0.00
CHASE AUTO FINANCE	Secured	2,274.16	13,567.90	13,567.90	13,567.90	1,059.28
CHASE AUTO FINANCE	Unsecured	0.00	NA	NA	0.00	0.00
CHASE AUTO FINANCE CORP	Unsecured	0.00	NA	NA	0.00	0.00
Citibank Usa	Unsecured	0.00	NA	NA	0.00	0.00
Community State Bank	Unsecured	0.00	NA	NA	0.00	0.00
Credit Protection Asso	Unsecured	0.00	NA	NA	0.00	0.00
EMPLOYEE DEVELOPMENT DEPT	Unsecured	0.00	NA	NA	0.00	0.00
Employment Development Department	Priority	27,280.54	NA	NA	0.00	0.00
FIRST LEASE INC	Secured	24,905.07	NA	NA	0.00	0.00
FIRST LEASE INC	Unsecured	0.00	NA	NA	0.00	0.00
FRANCHISE TAX BOARD	Unsecured	8,125.41	8,125.41	8,125.41	81.25	0.00
FRANCHISE TAX BOARD	Unsecured	0.00	0.00	0.00	0.00	0.00
FRANCHISE TAX BOARD	Priority	26,055.53	26,055.53	26,055.53	26,055.53	0.00
FRANCHISE TAX BOARD	Priority	0.00	0.00	0.00	0.00	0.00
GMAC	Unsecured	21,703.79	21,703.79	21,703.79	217.04	0.00
HSBC BANK	Unsecured	610.00	NA	NA	0.00	0.00
Hsbc/rs Ce	Unsecured	7,928.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	18,825.38	18,825.38	18,825.38	188.25	0.00
INTERNAL REVENUE SERVICE	Priority	157,521.70	157,521.70	157,521.70	157,521.70	0.00
INTERNAL REVENUE SERVICE	Secured	0.00	11,945.00	11,945.00	11,945.00	1,189.45
INTERNAL REVENUE SERVICE C/O C	Unsecured	0.00	NA	NA	0.00	0.00

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Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
INTERNAL REVENUE SERVICE C/O G	Unsecured	0.00	NA	NA	0.00	0.00
Isabel Shaffer	Unsecured	140,000.00	NA	NA	0.00	0.00
ISABEL T SHAFFER	Secured	11,250.00	8,515.82	8,515.82	8,515.82	296.61
ISABEL T SHAFFER	Secured	0.00	4,257.91	4,257.91	4,257.91	141.94
ISABEL T SHAFFER	Secured	0.00	128,515.82	128,515.82	0.00	0.00
ISABEL T SHAFFER	Secured	0.00	49,257.91	49,257.91	0.00	0.00
J.E. Higgins Lumber Company	Unsecured	0.00	NA	NA	0.00	0.00
JE HIGGINS LUMBER COMPANY	Unsecured	0.00	72,948.27	72,948.27	729.48	0.00
JE HIGGINS LUMBER COMPANY	Secured	64,674.89	0.00	0.00	0.00	0.00
LAND ROVER	Unsecured	9,559.00	NA	NA	0.00	0.00
Pacific Credit Services, Inc.	Unsecured	1,101.32	NA	NA	0.00	0.00
PRA RECEIVABLES MNGMT LLC	Unsecured	954.04	954.04	954.04	9.54	0.00
PRA RECEIVABLES MNGMT LLC	Unsecured	3,368.46	3,368.46	3,368.46	33.68	0.00
Santa Cruz Municipal Utilities	Unsecured	881.95	NA	NA	0.00	0.00
WELLS FARGO BANK NA	Secured	23,515.53	23,515.53	23,515.53	23,515.53	384.17
WELLS FARGO BANK NA	Secured	348,695.52	348,695.52	348,695.52	0.00	0.00
WORLD SAVINGS & LOAN	Unsecured	0.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$526,469.25	\$0.00	\$0.00
Mortgage Arrearage	\$36,289.26	\$36,289.26	\$822.72
Debt Secured by Vehicle	\$13,567.90	\$13,567.90	\$1,059.28
All Other Secured	\$11,945.00	\$11,945.00	\$1,189.45
TOTAL SECURED:	\$588,271.41	\$61,802.16	\$3,071.45
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$183,577.23	\$183,577.23	\$0.00
TOTAL PRIORITY:	\$183,577.23	\$183,577.23	\$0.00
GENERAL UNSECURED PAYMENTS:	\$130,559.06	\$1,305.58	\$0.00

Disbursements:

Expenses of Administration	<u>\$25,098.17</u>
Disbursements to Creditors	<u>\$249,756.42</u>
TOTAL DISBURSEMENTS :	<u>\$274,854.59</u>

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12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/13/2013

By: /s/ Devin Derham-Burk

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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